

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Antonie S Williams  
Arelis A Pizarro-Williams  
DebtorsCase No. 20-12225-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith  
Form ID: 309IPage 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db/jdb +Antonie S Williams, Arelis A Pizarro-Williams, 112 Central Avenue, Morrisville, PA 19067-6264  
 14500493 +Aspen Coll, Pob 10689, Brooksville, FL 34603-0689  
 14500494 +Bucks Co Drs, 30 E Court St, Doylestown, PA 18901-4319  
 14500498 David Kennedy Bifulco, Esq., 262A Bethlehem Pike, Suite 200, Colmar, PA 18915  
 14500500 +EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562  
 14500501 +Grand View Las Vegas, 9940 S Las Vegas Blvd, Las Vegas, NV 89183-4007  
 14533373 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14526103 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
 14500505 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007  
 14500507 +NYS Dept of Social Services, Attn: Bankruptcy, 40 North Pearl St, Albany, NY 12243-0001  
 14500506 +New Jersey Automotive, 186 Mantoloking Rd. Ste 2, Brick, NJ 08723-5888  
 14509939 +Quicken Loans, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Sep 05 2020 03:54:51 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
 tr +E-mail/Text: bncnotice@phl3trustee.com Sep 05 2020 04:01:43 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Sep 05 2020 03:55:48 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2020 03:55:46 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 05 2020 03:55:38 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14500490 +E-mail/Text: bankruptcy@rentacenter.com Sep 05 2020 04:01:49 Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837  
 14500491 +EDI: BMW.COM Sep 05 2020 07:38:00 Alphera Financial Serv, Attn: Bankruptcy, Po Box 3608, Dublin, OH 43016-0306  
 14500492 +EDI: AMSHER.COM Sep 05 2020 07:38:00 AmSher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271  
 14500495 +EDI: CAPITALONE.COM Sep 05 2020 07:38:00 Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14500496 +E-mail/Text: bankruptcy@cavps.com Sep 05 2020 03:55:44 Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322  
 14526270 +E-mail/Text: bankruptcy@cavps.com Sep 05 2020 03:55:44 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14529670 EDI: Q3G.COM Sep 05 2020 07:38:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 14500499 +EDI: TSYS2.COM Sep 05 2020 07:38:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14500497 EDI: JPMORGANCHASE Sep 05 2020 07:38:00 Chase Card Services, Po Box 15369, Wilmington, DE 19850  
 14500502 +E-mail/Text: PBNCNotifications@perituservices.com Sep 05 2020 03:55:01 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
 14500503 E-mail/Text: krivera@leadersfc.com Sep 05 2020 03:54:57 Leaders Financial Company, Attn: Bankruptcy, 21 Commerce Dr. Suite 101, Cranford, NJ 07016  
 14500504 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 05 2020 04:00:32 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497  
 14527431 +EDI: MID8.COM Sep 05 2020 07:38:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14500508 +E-mail/Text: bankruptcy@onlineis.com Sep 05 2020 04:01:36 Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
 14500509 EDI: PRA.COM Sep 05 2020 07:38:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502  
 14528965 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:12 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946  
 14528481 EDI: Q3G.COM Sep 05 2020 07:38:00 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788  
 14528480 EDI: Q3G.COM Sep 05 2020 07:38:00 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788  
 14500510 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 05 2020 03:55:46 Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14500511 +EDI: RMSC.COM Sep 05 2020 07:38:00 Syncb/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14500512 +E-mail/Text: [bankruptcydepartment@tsico.com](mailto:bankruptcydepartment@tsico.com) Sep 05 2020 04:01:41 Transworld Sys Inc/33,  
Attn: Compliance Dept, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Arelis A Pizarro-Williams [brad@sadeklaw.com](mailto:brad@sadeklaw.com), [bradsadek@gmail.com](mailto:bradsadek@gmail.com)  
BRAD J. SADEK on behalf of Debtor Antonie S Williams [brad@sadeklaw.com](mailto:brad@sadeklaw.com), [bradsadek@gmail.com](mailto:bradsadek@gmail.com)  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans, LLC [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans, LLC fka Quicken Loans Inc. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER [trustee@holber.com](mailto:trustee@holber.com), [rholber@ecf.axiosfs.com](mailto:rholber@ecf.axiosfs.com)  
United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com), [philaecf@gmail.com](mailto:philaecf@gmail.com)  
WILLIAM C. MILLER, Esq. [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com), [philaecf@gmail.com](mailto:philaecf@gmail.com)

TOTAL: 8

<b>Information to identify the case:</b>		
Debtor 1	<b>Antonie S Williams</b>	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	<b>Arelis A Pizarro-Williams</b>	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	
Case number:	<b>20-12225-elf</b>	
	Social Security number or ITIN	xxx-xx-7661
	EIN	-----
	Social Security number or ITIN	xxx-xx-3861
	EIN	-----
	Date case filed in chapter	<b>7</b> <b>5/5/20</b>
	Date case converted to chapter	<b>13</b> <b>8/4/20</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Antonie S Williams	Arelis A Pizarro-Williams
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	112 Central Avenue Morrisville, PA 19067	112 Central Avenue Morrisville, PA 19067
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 9/4/20

For more information, see page 2

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 30, 2020 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 11/29/20 <b>Filing deadline:</b> 10/13/20 <b>Filing deadline:</b> 11/1/20
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$285.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/13/20 at 10:00 AM</b> , Location: <b>Courtroom #1, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	